UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION-DETROIT

IN RE:Ricky Carl Neal
Debra H Neal
,
Debtors.
_________________________________/

CHAPTER 13
CASE NO. 16-47109
JUDGE TUCKER

ORDER CONFIRMING PLAN

The Debtor's Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 U.S.C. §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtors' Chapter 13 plan, as last modified, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of attorney for the Debtor, for the allowance of compensation and reimbursement of expenses is allowed in the total amount of FEE APPLICATION in fees and FEE APPLICATION expenses, and that the portion of such claim which has not already been paid, to-wit: FEE APPLICATION be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor shall maintain all policies of insurance on all property of the Debtor and this estate as required by law and contract.

IT IS FURTHER ORDERED that Debtors' plan payment will be increased to $757.58/week effective February 23, 2017.

IT IS FURTHER ORDERED that Debtors' plan payment will be increased to $794.45/week effective February 14, 2020, which is the date of the final 401k loan repayment.

IT IS FURTHER ORDERED that the Ditech Financial, LLC 2nd mortgage that is the subject of AP #16-04769 be treated as a Class 9 unsecured claim pursuant to the terms of the adversary case, and the Default Judgment entered there as docket entry # 7.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 U.S.C. §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [*Only provisions checked below apply*].

X The Debtors' Plan shall continue for no less than 60 months.

X The Debtor shall remit 100% of all tax refunds to which Debtor is entitled during the pendency of the Plan and shall not alter withholdings without Court approval.

APPROVED

/s/ Tammy Terry_____________
TAMMY L. TERRY (P46254)
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Signed on March 01, 2017

/s/ Thomas J. Tucker
Thomas J. Tucker
United States Bankruptcy Judge